

**Information to identify the case:**

Debtor 1	<u>William J. O'Donnell</u>	Social Security number or ITIN	xxx-xx-9401
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Antoniarose Hird</u>	Social Security number or ITIN	xxx-xx-4532
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-24076-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. O'Donnell aka William J. O'Donnell III, aka William Joseph O'Donnell	Antoniarose Hird aka Toni Hird
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11/8/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William J. O'Donnell  
Antoniarose Hird  
Debtors

Case No. 19-24076-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 08, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William J. O'Donnell, Antoniarose Hird, 74 Malaga Lake Blvd., Malaga, NJ 08328-4135
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518362095	Emerg. Phy. Assoc. of S. Jersey, PC, PO Box 1109, Minneapolis, MN 55440-1109
518362096	+ FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
518371950	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518362099	+ Jefferson Health - New Jersey, 500 Marlboro Road, Cherry Hill, NJ 08002-2020
518858936	+ MidFirst Bank, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108-2809

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 08 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518719114	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 08 2024 20:45:00	American Honda Finance Corp., PO Box 168088, Irving, TX 75016-8088
518378039	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 08 2024 20:45:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518362087	^ MEBN	Nov 08 2024 20:44:53	Account Resolution Services, PO Box 459079, Fort Lauderdale, FL 33345-9079
518362088	EDI: CAPITALONE.COM	Nov 09 2024 01:18:00	Boscov's/Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
518362089	+ EDI: CAPITALONE.COM	Nov 09 2024 01:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518362090	EDI: CAPITALONE.COM	Nov 09 2024 01:18:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
518406501	+ EDI: AIS.COM	Nov 09 2024 01:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518458322	Email/PDF: bncnotices@becket-lee.com	Nov 08 2024 20:56:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518362091	+ EDI: CAPITALONE.COM	Nov 09 2024 01:18:00	Capital One/Bass Pro, PO Box 30281, Salt Lake City, UT 84130-0281
518362093	+ EDI: CITICORP	Nov 09 2024 01:18:00	CitiCards, PO Box 6500, Sioux Falls, SD

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			57117-6500
518371149	EDI: DISCOVER	Nov 09 2024 01:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518362094	+ EDI: DISCOVER	Nov 09 2024 01:18:00	Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
518369669	Email/Text: EBNBKNOT@ford.com	Nov 08 2024 20:45:00	FORD Motor Credit Company, LLC, PO Box 62180, COLORADO SPRINGS CO 80962-4400
518367021	Email/Text: EBNBKNOT@ford.com	Nov 08 2024 20:45:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
518362097	^ MEBN	Nov 08 2024 20:44:59	Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
518362098	Email/Text: EBNBKNOT@ford.com	Nov 08 2024 20:45:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
518362092	EDI: JPMORGANCHASE	Nov 09 2024 01:18:00	Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
518362100	EDI: JPMORGANCHASE	Nov 09 2024 01:18:00	JPMorgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219
518468487	EDI: JPMORGANCHASE	Nov 09 2024 01:18:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518407564	+ Email/Text: RASEBN@raslg.com	Nov 08 2024 20:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518362101	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 08 2024 20:43:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518447147	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2024 20:57:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518362102	Email/Text: camanagement@mtb.com	Nov 08 2024 20:44:00	M&T Bank, PO Box 900, Millsboro, DE 19966
518467106	Email/Text: camanagement@mtb.com	Nov 08 2024 20:44:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
518643942	+ EDI: AISMIDFIRST	Nov 09 2024 01:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518643941	+ EDI: AISMIDFIRST	Nov 09 2024 01:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518362103	Email/Text: ebn@nemours.org	Nov 08 2024 20:45:00	Nemours Children's Health System, PO Box 740198, Atlanta, GA 30374-0198
518362105	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2024 20:43:00	PNC Bank, Consumer Loan Dept., 2730 Liberty Avenue, Pittsburgh, PA 15222
518476528	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2024 20:43:00	PNC Bank National Association, PO Box 94982, Cleveland OH 44101
518466189	EDI: PRA.COM	Nov 09 2024 01:18:00	Portfolio Recovery Associates, LLC, c/o Bps, POB 41067, Norfolk VA 23541
518478013	EDI: PRA.COM	Nov 09 2024 01:18:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518362104	^ MEBN	Nov 08 2024 20:45:38	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
518362689	^ MEBN	Nov 08 2024 20:45:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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23541-1021

518362106

EDI: SYNC

Nov 09 2024 01:18:00

Synchrony Bank/Care Credit, PO Box 965061,  
Orlando, FL 32896-5061

518460095

+ EDI: AIS.COM

Nov 09 2024 01:18:00

Verizon, by American InfoSource as agent, 4515  
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Richard S. Hoffman, Jr.	on behalf of Debtor William J. O'Donnell rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Antoniarose Hird rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6